

EXHIBIT H

Estate of Louis G. Bryan

VCF Documentation



September 11th
Victim Compensation Fund

November 7, 2019

NEELAM SILHI
C/O WENDELL TONG
SULLIVAN PAPAIN BLOCK MCGRATH & CANNAVO, PC
120 BROADWAY 18TH FLOOR
NEW YORK NY 10271

Dear NEELAM SILHI:

The September 11th Victim Compensation Fund ("VCF") has reviewed your Eligibility Form. You submitted an Eligibility Form on behalf of LOUIS BRYAN. Your claim number is VCF0112718. Your Eligibility Form was determined to be substantially complete on November 06, 2019. As stated in the Regulations and on the claim form, by filing a substantially complete Eligibility Form, you have waived your right to file or be a party to a September 11th-related lawsuit on behalf of the decedent and his or her survivors.

The Decision on your Claim

The VCF has determined that the decedent has met the eligibility criteria established in the statute and regulations. Based on the information you submitted and information the VCF has received from the World Trade Center ("WTC") Health Program, the decedent has been found eligible for the following injuries:

- MALIGNANT NEOPLASM - ESOPHAGUS

Please note that there are several reasons why an injury that you think should be eligible is not listed above. For non-traumatic injuries, the name of the injury is based on the information provided by the WTC Health Program and there may be different names for the same injury. Additionally, your injury may not be listed if it was only recently certified for treatment by the WTC Health Program.

If in the future the WTC Health Program should notify you that a condition previously found eligible is no longer certified, you must inform the VCF as this may affect your eligibility status and/or the amount of your award.

What Happens Next

If the decedent was certified for treatment by the WTC Health Program for a condition not listed above, you should amend your claim. Please see the VCF website for details on how to amend your claim. The VCF will review the new information and determine if it provides the basis for a revised decision.

If you believe the decedent had eligible injuries not treated by the WTC Health Program and you would like the VCF to consider those injuries before calculating the amount of any compensation, you should amend your claim. If you choose to amend your claim, you will need



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to use the VCF Private Physician process. The Private Physician process is a way for the VCF to gather the required information about the decedent's treatment in order to process your claim. All forms are available on the VCF website under "Forms and Resources." The website also includes detailed information and instructions on the Private Physician process.

If the decedent did not have injuries other than those listed above, you should submit your Compensation Form and required supporting materials. If you have already submitted your Compensation Form, you do not need to take any action at this time unless you receive a request from the VCF for missing information. The VCF will calculate the amount of any compensation based on the conditions listed above after all compensation-related documents are submitted.

If you have questions about the information in this letter or the claims process in general, please call our toll-free Helpline at 1-855-885-1555. For the hearing impaired, please call 1-855-885-1558 (TDD). If you are calling from outside the United States, please call 1-202-514-1100.

Sincerely,

Rupa Bhattacharyya
Special Master
September 11th Victim Compensation Fund

cc: NEELAM SILHI



September 11th
Victim Compensation Fund

February 20, 2020

NEELAM SILHI
6 CRABAPPLE COURT
HUNTINGTON STATION NY 11746

Dear NEELAM SILHI:

The September 11th Victim Compensation Fund ("VCF") has reviewed your claim for compensation. Your claim number is VCF0112718. Your claim form was determined to be substantially complete on January 10, 2020. This means your claim was deemed "filed" for purposes of section 405(b)(3) of the Statute on that date.

After reviewing the responses in your claim form, the documents you submitted in support of your claim, and information from third-party entities, the VCF has calculated the amount of your award as **\$804,141.00**. This determination is in accordance with the requirements of the Never Forget the Heroes: James Zadroga, Ray Pfeifer, and Luis Alvarez Permanent Authorization of the September 11th Victim Compensation Fund Act ("VCF Permanent Authorization Act"). The enclosed "Award Detail" includes a detailed explanation of the calculation and a list of the eligible conditions that were considered when calculating your award.

Pension loss was not included in the award. The VCF does not consider the monetary difference between your husband's monthly pension benefit amount while he was alive and what you currently receive in monthly survivor pension benefits to be a compensable loss. Instead, the VCF considers this difference to be a direct function of your husband's decision to select a survivor pension option that would, upon his death, result in you receiving less than what he received while alive.

No non-routine legal service expenses are approved for reimbursement for this claim.

As the Personal Representative, you are required to distribute any payment received from the VCF on behalf of the victim to the eligible survivors or other recipients in accordance with the applicable state law or any applicable ruling made by a court of competent jurisdiction or as provided by the Special Master.

What Happens Next

The VCF will deem this award to be final and will begin processing the full payment on your claim unless you complete and return the enclosed Compensation Appeal Request Form within **30 days from the date of this letter** as explained below. If you do not appeal, the Special Master will authorize the payment on your claim within 20 days of the end of the 30-day appeal period. Once the Special Master has authorized the payment, it may take up to three weeks for the United States Treasury to disburse the money into the bank account designated on the VCF ACH Payment Information Form or other payment authorization document you submitted to the VCF.



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- **Appealing the Award:** You may request a hearing before the Special Master or her designee if you believe the amount of your award was erroneously calculated, or if you believe you can demonstrate extraordinary circumstances indicating that the calculation does not adequately address your loss. **If you choose to appeal, your payment will not be processed until your hearing has been held and a decision has been rendered on your appeal.**

To appeal the award, you must complete two steps by the required deadlines:

1. Complete and return the enclosed **Compensation Appeal Request Form** within **30 days from the date of this letter**. Follow the instructions on the form and upload it to your claim or mail it to the VCF by the required deadline. If you do not submit your completed Compensation Appeal Request Form within 30 days of the date of this letter, *you will have waived your right to an appeal* and the VCF will begin processing any payment due on your claim.
2. Complete and submit your **Compensation Appeal Package** (Pre-Hearing Questionnaire, Compensation Explanation of Appeal, and all applicable supporting documents) no later than **60 days from the date of this letter**. It is important that you carefully review the information enclosed with this letter and follow the instructions if you intend to appeal your award. Additional instructions on the appeals process can be found on the VCF website under “Frequently Asked Questions” and in the “Policies and Procedures” document.

Once your complete Compensation Appeal Package is submitted, the VCF will review the information to confirm you have a valid appeal, and will notify you of the next steps specific to your appeal and the scheduling of your hearing.

- **Amending your Claim:** You may amend your claim in the future if your circumstances change and you have new information to provide to the VCF that you believe warrants additional compensation. The VCF website has important information about the specific circumstances when it is appropriate to request an amendment. For more information and examples of such situations, please refer to “Section 5 – Amendments” in the VCF Policies and Procedures document available under “Forms and Resources” on the VCF website. Please review the information carefully when deciding whether to amend your claim. If you submit an amendment, the VCF will review the new information and determine if it provides the basis for a revised decision.
- **Notifying the VCF of new Collateral Source Payments:** You must inform the VCF of any new collateral source payments you receive, or become entitled to receive, such as a change to your disability or survivor benefits, as this may change the amount of your award. If you notify the VCF within 90 days of learning of the new collateral source payment, your award will not be adjusted to reflect the new entitlement or payment. If you notify the VCF more than 90 days after learning of the new or revised entitlement or payment, the VCF may adjust your award to reflect the new payment as an offset, which may result in a lower award. If you need to notify the VCF of a new collateral source



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payment, please complete the "Collateral Offset Update Form" found under "Forms and Resources" on the www.vcf.gov website.

Your award was calculated using our published regulations, and I believe it is fair and reasonable under the requirements of the VCF Permanent Authorization Act. As always, I emphasize that no amount of money can alleviate the losses suffered on September 11, 2001.

If you have any questions, please call our toll-free Helpline at 1-855-885-1555. For the hearing impaired, please call 1-855-885-1558 (TDD). If you are calling from outside the United States, please call 1-202-514-1100.

Sincerely,

Rupa Bhattacharyya
Special Master
September 11th Victim Compensation Fund

cc: WENDELL TONG



September 11th
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Award Detail

Claim Number: VCF0112718
Decedent Name: LOUIS BRYAN

PERSONAL INJURY CLAIM (Losses up to Date of Death)	
Lost Earnings and Benefits	
Loss of Earnings including Benefits and Pension	\$0.00
Mitigating or Residual Earnings	\$0.00
Total Lost Earnings and Benefits	\$0.00
Offsets Applicable to Lost Earnings and Benefits	
Disability Pension	\$0.00
Social Security Disability Benefits	\$0.00
Workers Compensation Disability Benefits	\$0.00
Disability Insurance	\$0.00
Other Offsets related to Earnings	\$0.00
Total Offsets Applicable to Lost Earnings	\$0.00
Total Lost Earnings and Benefits Awarded	\$0.00
Other Economic Losses	
Medical Expense Loss	\$0.00
Replacement Services	\$0.00
Total Other Economic Losses	\$0.00
Total Economic Loss	\$0.00
Total Non-Economic Loss	\$250,000.00
Subtotal Award for Personal Injury Claim	\$250,000.00



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DECEASED CLAIM (Losses from Date of Death)	
Loss of Earnings including Benefits and Pension	
Offsets Applicable to Lost Earnings and Benefits	
Survivor Pension	
SSA Survivor Benefits	
Worker's Compensation Death Benefits	
Other Offsets related to Earnings	
Total Offsets Applicable to Loss of Earnings and Benefits	
Total Lost Earnings and Benefits Awarded	\$0.00
Other Economic Losses	
Replacement Services	\$98,141.00
Burial Costs	\$6,255.00
Total Other Economic Losses	\$104,396.00
Total Economic Loss	\$104,396.00
Non-Economic Loss	
Non-Economic Loss - Decedent	\$250,000.00
Non-Economic Loss - Spouse/Dependent(s)	\$300,000.00
Total Non-Economic Loss	\$550,000.00
Additional Offsets	
Social Security Death Benefits	(\$255.00)
Life Insurance	(\$100,000.00)
Other Offsets	\$0.00
Total Additional Offsets	(\$100,255.00)
Subtotal Award for Deceased Claim	\$554,141.00



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Subtotal of Personal Injury and Deceased Claims	\$804,141.00
PSOB Offset	\$0.00
Prior Lawsuit Settlement Offset	\$0.00
TOTAL AWARD	\$804,141.00
Factors Underlying Economic Loss Calculation	
Annual Earnings Basis (without benefits)	
Percentage of Disability attributed to Eligible Conditions - applicable to Personal Injury losses	
Start Date of Loss of Earnings Due to Disability - applicable to Personal Injury losses	

Eligible Conditions Considered in Award
Malignant Neoplasm - Esophagus

Family Member Affidavits

Neelam Silhi

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

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In Re:

TERRORIST ATTACKS ON
SEPTEMBER 11, 2001

03-MDL-1570 (GBD)(SN)

----- X
RAYMOND ALEXANDER, et al.,

**AFFIDAVIT OF
NEELAM SILHI**

Plaintiffs,

21-CV-03505 (GBD)(SN)

V.

ISLAMIC REPUBLIC OF IRAN,

Defendant.

----- X

STATE OF NEW YORK)
 : SS
COUNTY OF SUFFOLK)

NEELAM SILHI, being duly sworn, deposes and says:

1. I am a plaintiff in the within action, am over 18 years of age, and reside at 6 Crabapple Court, Huntington Station, New York 11746.

2. I am currently 59 years old, having been born on April 1, 1964.

3. I am the wife of Decedent, Louis G. Bryan, upon whose death my claims are based. I submit this Affidavit in support of the present motion for a default money judgment for the claim made on behalf of my husband's estate and my solatium claim. On January 10, 2019, I was issued Letters of Administration as Administrator of my husband's estate by the Suffolk County Surrogate's Court.

4. My husband passed away from esophageal cancer on November 7, 2016, at the age of 62. It was medically determined that this illness was causally connected to his exposure to the toxins resulting from the September 11, 2001, terrorist attacks at the World Trade Center.

5. Louis Bryan was a wonderful person. He was quiet and liked by all. Louis always loved technology and in spite of pursuing a degree in Finance, he ended up taking a class in Machine Language, at New York Life - his first job, and making Technology his chosen career! He loved learning, I questioned how someone could know so much. Louis was constantly devouring books; technical books, non-fiction and science fiction books. He was a big collector of comic books, baseball cards, and other types of cards. We loved spending time with each other, talking about anything and everything, watching movies together and then discussing them, cooking together. Every time I saw him, my heart skipped a beat, I had known him for almost 30 years!

He was a great and very committed dad. Although he had 2 children from a previous marriage, the two children we had together were cherished, he loved to spoil them. While many said that he was crazy to have children at such a late stage in life, he was fifty-one when Sidharth was born and fifty-four when Kabir was born. Right from the start, he took his responsibilities very seriously. I hardly ever changed a diaper, all I had to say is, "I think one of the boys is dirty". For some reason, he had renewed energy, he never tired of doing things with the boys. Teaching them how to ride a bicycle; taking them to events, helping with homework, the list goes on and on. Having kids, later in life, made him appreciate our kids hugely. He was a great partner and, outside of my parents, my BIGGEST fan. Once, he accidentally mentioned that he "adored me". I know he would have done anything for me; including taking any illness or pain from me, in fact he confirmed even as he went through the painful progression of cancer. He was my best friend, a great support and excellent counselor.

6. Louis was usually in early to work as was I. He worked for the Federal Reserve Bank of New York, he worked there since 1983/1984. He always worked in Technology. On that day, we were both at our desks by about 7:30. After the WTC was struck, I left work to meet him near his work, on Maiden Lane. There, everyone could see the WTC and the fire. Naively, we thought it was not severe and that trying to leave the city might be more challenging and it was best that we wait for a few hours before leaving. He went back to work, and I headed back to my work location. As I headed back, both buildings came down and it was pitch black. Later,

he told me that before the buildings came down, he could see people jumping from the WTC buildings. After we were given the all-clear, he finally left the city via the Brooklyn bridge, and I walked to the first subway station that was running. He wanted to make sure I was okay and met me at Jamaica station and drove me home. After a couple of weeks, we were allowed to return to Lower Manhattan. Louis worked in the downtown area till Sidharth was 4 (2009). I continued to be present downtown daily till Sidharth was born - 2005 and then started to work on and off remotely thereafter.

7. Louis started to have symptoms where he was not able to swallow, this was summer 2015. That summer was tough, he was consistently unhappy. Neither of us could figure out what was wrong as it was not always consistent. I tried making foods differently so he could get the appropriate nutrition. My carefree approach to life was totally dashed. One day, he had a particularly bad day where food was stuck, and he could not get it down. I was desperate and did not know what to do. He agreed and I made a doctor's appointment for him that very day. The doctor recommended a gastroenterologist, but he was not available. The primary doctor wanted him to see a doctor ASAP. He did a swallow test, which did not show anything. Then Louis got an endoscopy, we were both shocked when the doctor thought there was a possibility of cancer. We did not believe it was possible. Louis had a healthy diet and he had resolved to lose weight as he wanted to live a long life for his kids. We went to Hershey Park, but we had no idea of his diagnosis at the time. I remember how difficult it was for him to eat. The only thing that worked was oatmeal and only the way he could eat it if it was creamy. I worried about what this would mean for his health if he could not eat. This fear has carried on to my life now, any time any loved one is not well, I immediately fear the worst.

Once he was diagnosed, any kind of living went on hold. Life was a whole bunch of appointments chemotherapy, radiation, PET scans. He had energy the day of the chemo because of the steroids he was given but that would not last. I was just moving through life as best I could supporting him and doing what I needed for my kids. As well as fulfilling the responsibilities of my full-time job. I watched him lose weight; I watched the pain he experienced as he had to go through radiation. Louis said, "even drinking water was like shards of glass going

down his throat". Louis became scared of eating because of the pain he felt, this from a man, who was fearless! He expressed how he felt he had grown old overnight as he could not walk straight because of the pain. Prior to the cancer, he always looked at least 20 years younger than his age. In February, we opted for surgery as that would get rid of the cancer. Sadly, as they went in for the surgery and opened him, they found the cancer had spread. Surgery was not an option anymore. No words can be said about how I felt when the doctor told me the news. I almost passed out and could not comprehend the news. It was all pretty hopeless. Nevertheless, I tried to seek other help, getting a world-renowned homeopathic, now I had a little hope. I tried to do what I could to make him feel better, massages, finds ways to make food palatable, he also looked at other foods that could potentially help.

For a short time in March/April of 2016, we had a little spark of hope as a pet scan showed promising results. We took a trip to Disney for the kids. Most of the time, Louis stayed in the room as he could not handle the exertion. I tried to make it fun for the kids, but I was lost, devastated, what words do I use, I was in a daze. A couple of months later Louis ended up in the hospital with a collapsed lung. A lung specialist said the cancer must have spread; he was right. Once he came home, a nurse came every other day to drain out fluid, it looked like 2 pints of blood. They assured me that it was not all blood. No real assurance. Foolishly, I still thought he would come through. A month later he was back in the hospital, for 3 weeks. He came home a day before Sidharth's 11th birthday. He was under a hundred pounds and was too weak to go up and downstairs or walk. My sister and I had to carry him to the car for the last appointment he made. A man, who was fiercely independent, someone who helped others was reduced to being dependent on others; and now felt he was a burden. No words I said could say could make him think differently. The doctor's suggested hospice, not because they did not think he had little time but because it would make sure he got the support he needed. I took that support, I held on to that straw of hope. Who knew he would be gone in days. All the hospice equipment hadn't even arrived. The quality of our lives was POOR after he found out he had cancer.

8. Almost 7 years later, since he left, I cannot believe he is gone. It has been a very difficult journey going on without him - trying to raise 2 young children on my own. I have had


to deal with high anxiety, such that I started seeing a therapist. His passing with my own buried emotional experience of the World Trade Center event (Louis and I were both working in the area that day - I was at 55 Water Street and he was working on Maiden Lane, and we both agreed to stay when the plane attacked. On my way back, the buildings came down.) Memories, I have many, the ways he expressed his love for me, the thoughtful actions he would do for me without saying anything. I never doubted his love. We were a cross-cultural match - it took a lot of effort before we could be together. Sadly, our married life was very short. We did not get to grow old together as we dreamed, and I have had to carry the weight of raising 2 children all alone without their father. I feel all alone, without my best friend, partner, children's father, and husband to go through all the ups and downs of my life's journey. Everybody says change makes you better, I can't say that. Maybe in time, but I don't see it.



NEELAM SILHI

Sworn before me this

7th day of September, 2023



Notary public

GEORGIA PROTAN
Notary Public, State of New York
No. 02PR6042414
Qualified in Nassau County
Commission Expires May 22, 2026